



**Department of the Navy
Civilian Benefits Center**
Benefits Bulletin 2012-6

**Federal Employees Dental and Vision
Insurance Open Season**

November 12 – December 10, 2012

The Federal Benefits Open Season will run from November 12 through December 10, 2012. During the Open Season you can make changes to your Federal Employees Health Benefits (FEHB), Federal Employees Dental and Vision Insurance Program (FEDVIP) and Federal Flexible Spending Account Program (FSAFEDS) enrollment.

This bulletin discusses FEDVIP Open Season. Refer to Bulletin 2012-5 for information about FEHB Open Season and Bulletin 2012-7 for information about FSAFEDS Open Season.

Bulletin Highlights

- If you want to continue your current FEDVIP enrollment in 2013 no action is required.
- If you want to enroll in FEDVIP or change/cancel your current FEDVIP enrollment you must make an election using the BENEFEDS Web site at <https://www.benefeds.com> or by calling 877-888-3337.
- The effective date for FEDVIP Open Season elections is January 1, 2013.

FEDVIP Program Overview

FEDVIP is supplemental insurance that covers a comprehensive range of dental and vision expenses. The enrollee pays the entire FEDVIP premium with no government contribution. If you are an active employee, premiums for FEDVIP are withheld before federal taxes are calculated so gross income for tax purposes is reduced.

Four nationwide and three regional dental plans participate in FEDVIP. Individual dental plan brochures are available at <http://www.opm.gov/insure/dental/planinfo/index.asp>. Dental premiums for 2013 are available at <http://www.opm.gov/insure/dental/rates/index.asp>.

Three nationwide vision plans participate in FEDVIP. Individual vision plan brochures are available at <http://www.opm.gov/insure/vision/planinfo/index.asp>. Vision premiums for 2013 are available at <http://www.opm.gov/insure/vision/rates/index.asp>.

You must be eligible to participate in the FEHB Program in order to be eligible to enroll in FEDVIP. It does not matter if you are actually enrolled in FEHB - eligibility is the key.

Your FEDVIP enrollment automatically continues into retirement. There is no requirement to have the FEDVIP coverage for 5 years preceding retirement. Premiums are withheld on an after-tax basis from your retirement annuity.

Action Required During the Open Season

If you want to continue your current FEDVIP enrollment. No action is required.

If you want to enroll in FEDVIP or change/cancel your current FEDVIP enrollment. Make your election using the BENEFEDS Web site at <https://www.benefeds.com> or by calling 877-888-3337.

You cannot enroll or change your FEDVIP enrollment using the Employee Benefits Information System (EBIS) or a paper SF 2809 Health Benefits Registration Form.

Effective Date of FEDVIP Open Season Elections

The effective date of new elections and changes to current FEDVIP enrollments is January 1, 2013.

The Leave and Earnings Statement (LES) you receive on January 18, 2013 will reflect the election you made during Open Season. The LES you receive on January 4, 2013 will reflect your FEDVIP enrollment prior to any Open Season election. It is your responsibility to review your LES carefully to ensure correct FEDVIP premiums are being deducted from your pay. Report any errors immediately by calling BENEFEDS.

Additional Information

Open Season Checklist: <http://www.opm.gov/retire/pubs/bals/2012/12-401Attachment1.pdf>.

Helpful Resources for Open Season: <http://www.opm.gov/retire/pubs/bals/2012/12-401Attachment2.pdf>.

Circle 'Round Your Benefits - How to Get the Most Value From Your Benefits Programs:
<http://www.opm.gov/retire/pubs/bals/2012/12-401Attachment4.pdf>.

Federal Benefits FastFacts: The 2012 Federal Benefits Open Season is Coming:
<http://www.opm.gov/retire/pubs/bals/2012/12-404Attachment4.pdf>.

Federal Benefits FastFacts: What to Consider During the Federal Benefits Open Season:
<http://www.opm.gov/retire/pubs/bals/2012/12-404Attachment5.pdf>.

OPM Social Media

Get the latest information from OPM on the Federal Benefits Open Season by accessing their Facebook and Twitter sites. You will find reminders, breaking information and items of interest about the health/dental/vision insurance and flexible spending accounts. You can access these sites at:

Facebook: www.facebook.com/fedbenefits. If Facebook is blocked at your agency, you can access it from other locations.

Twitter: <http://twitter.com/FedEmployeeBen>

Questions About FEDVIP

If you have questions about FEDVIP, call BENEFEDS at 877-888-3337 to talk to a Customer Service Representative (CSR). The CSRs are available Monday to Friday from 8 a.m. to 9 p.m. Eastern Time including the day after Thanksgiving. The call center is closed during weekends and on Thanksgiving. On Monday, December 10 (the last day of Open Season), the call center will be open 8:00 – midnight Eastern Time. The TTY number is 877-889-5680.

You may contact the individual plans for specific plan information such as covered services, exclusions or limitations. A listing of the dental plans and their contact information is available at <http://www.opm.gov/insure/dental/planinfo/plancontact.asp>. A listing of the vision plans and their contact information is available at <http://www.opm.gov/insure/vision/planinfo/index.asp>.